

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael J Stock  
Linda M Stock  
Debtors

Case No. 16-01373-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: KADavis  
Form ID: 318

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db/jdb +Michael J Stock, Linda M Stock, 610 Garriston Road, York Haven, PA 17370-9160  
cr +Ditech Financial LLC, 14841 Dallas Parkway, Suit 300, Dallas, TX 75254-7883  
cr +JPMORGAN CHASE BANK, N.A., c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC,  
3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
4771056 +ADP MECHANICSBURG, 930 CENTURY DRIVE, MECHANICSBURG, PA 17055-4504  
4771057 +Bowlers Supply, Inc, 2187 Pennsylvania Ave, York, PA 17404-3294  
4771058 +CGA Law Firm, PC, 135 N. George St, York, PA 17401-1135  
4771059 +Chase, PO Box 469030, Glendale, CO 80246-9030  
4771061 +Colombia Gas of Pennsylvania, P.O. Box 74537, Cincinnati, OH 45274-0001  
4771062 +Comcast, P.O. Box 985, Toledo, OH 43697-0985  
4771063 +De Lage Landed Financial, P.O. box 41602, Philadelphia, PA 19101-1602  
4771065 +Hunter Warfield, P.O. Box 1022, Wixom, MI 48393-1022  
4831639 JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, Monroe, LA 71203  
4831640 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
4771066 +Judith Miller, 2326 Stoverstown Road, Spring Grove, PA 17362-7825  
4771069 ++METROPOLITAN EDISON COMPANY, P.O. Box 3687, Akron, OH 44309-3687  
4781604 +Members 1st Federal Credit Union, Christopher E. Rice, Martson Law Offices,  
10 E. High Street, Carlisle, PA 17013-3093  
4771070 +Penn Waste, P.O. Box 3066, York, PA 17402-0066  
4771071 +Peter E. Meltzer, Esquire, 2000 Market Street, 13th Floor, Philadelphia, PA 19103-3204  
4771072 +RMS, 1250 E. Diehl Rd, Suite, Naperville, IL 60563-9388  
4771073 +SBA (SEDA-COG), 201 Furnace Road, Lewisburg, PA 17837-8043  
4771074 +Travelers Indemnity Co, P.O. box 361136, Columbus, OH 43236-1136  
4771075 +W.B. Mason, 59 Centre St, Brockton, MA 02301-4075  
4771076 +West Manchester Township, 380 East Berlin Road, York, PA 17408-8700  
4771077 +Wholesale Collectors, P.O. Box 5213, Janesville, WI 53547-5213  
4771078 York County Tax Claim Bureau, 28 East Market Street, Room 110, York, PA 17401-1577  
4771079 +York Water Company, 130 East Market Street, York, PA 17401-1219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: unger@members1st.org Jul 13 2018 19:05:06 Members 1st Federal Credit Union,  
5000 Louise Drive, Mechanicsburg, PA 17055-4899  
cr EDI: RECOVERYCORP.COM Jul 13 2018 23:08:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4792198 EDI: CAPITALONE.COM Jul 13 2018 23:08:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4877525 +EDI: CHASE.COM Jul 13 2018 23:08:00 Chase, PO Box 15298, Wilmington DE 19850-5298  
4771060 +EDI: CHASE.COM Jul 13 2018 23:08:00 Chase/Bank One Card Services, PO box 15298,  
Wilmington, DE 19850-5298  
4771064 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 13 2018 19:04:47 Ditech Financial LLC,  
P.O. Box 6172, Rapid City, SD 57709-6172  
4771067 E-mail/Text: camanagement@mtb.com Jul 13 2018 19:04:48 M&T Bank, 1 Fountain Plaza,  
Floor 4, Buffalo, NY 14203  
4771068 +E-mail/Text: unger@members1st.org Jul 13 2018 19:05:06 Members 1st FCU, 5000 Louise Drive,  
Mechanicsburg, PA 17055-4899  
4808002 EDI: RECOVERYCORP.COM Jul 13 2018 23:08:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4816089 EDI: WFFC.COM Jul 13 2018 23:08:00 Wells Fargo Bank, N.A., Default Document Processing,  
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
4876973 EDI: WFFC.COM Jul 13 2018 23:08:00 Wells Fargo Bank, NA, 1000 Blue Gentian Road,  
MAC# N9286-01Y, Eagan, MN 55121-7700

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4794568\* +Penn Waste Inc, PO Box 3066, York, PA 17402-0066

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Christopher E Rice on behalf of Creditor Members 1st Federal Credit Union  
crice@martsonlaw.com, teckenroad@martsonlaw.com  
Jill Manuel-Coughlin on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkjllc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
;mary.raynor-paul@pkallc.com  
Johanna Hill Rehkamp on behalf of Debtor 1 Michael J Stock jhr@cclawpc.com,  
jlaughman@cclawpc.com;jbartley@cclawpc.com  
Johanna Hill Rehkamp on behalf of Debtor 2 Linda M Stock jhr@cclawpc.com,  
jlaughman@cclawpc.com;jbartley@cclawpc.com  
Joshua I Goldman on behalf of Creditor JP Morgan Chase Bank, NA bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin S Frankel on behalf of Creditor JPMORGAN CHASE BANK, N.A. pa-bk@logs.com  
Lawrence V. Young on behalf of Trustee Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.co  
m;jrosenau@cgalaw.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
Peter E Meltzer on behalf of Creditor Manufacturers and Traders Trust Co.  
bankruptcy@wglaw.com, state@wglaw.com  
Robert E Chernicoff on behalf of Debtor 2 Linda M Stock rec@cclawpc.com,  
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com  
Robert E Chernicoff on behalf of Debtor 1 Michael J Stock rec@cclawpc.com,  
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com  
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1 **Michael J Stock**  
First Name Middle Name Last Name

Debtor 2 **Linda M Stock**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5486**

EIN ---

Social Security number or ITIN **xxx-xx-8529**

EIN ---

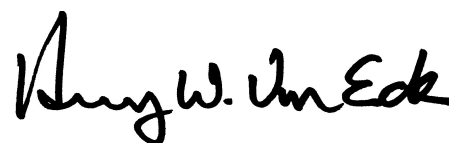
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-01373-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael J Stock

Linda M Stock

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

July 13, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**